

Form 185 – ntc13plnafater

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-24855-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen F Decker 168 Laurel Court Secaucus, NJ 07094	Andrea Decker 168 Laurel Court Secaucus, NJ 07094
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Social Security No.:

xxx-xx-4570	xxx-xx-1394
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Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 22, 2020.

On 10/19/2023 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: November 16, 2023  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 20, 2023

JAN: smz

Jeanne Naughton  
Clerk

In re:  
Stephen F Decker  
Andrea Decker  
Debtors

Case No. 19-24855-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Oct 20, 2023

User: admin  
Form ID: 185

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Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Stephen F Decker, Andrea Decker, 168 Laurel Court, Secaucus, NJ 07094-4106
cr	+ Toyota Motor Credit Corporation as servicer for To, P.O. Box 340514, Tampa, FL 33694-0514
518382068	+ Cara Decker, 168 Laurel Court, Secaucus, NJ 07094-4106
518382069	+ Center for Infectious Disease, 20 Prospect Ave., Hackensack, NJ 07601-1962
518506027	+ Hackensack Radiology Group, 30 South Newman Street, Hackensack, NJ 07601-3210
518506028	+ Michael Harrison, Attorney At Law, 3155 Route 10 East - Suite 214, Denville, NJ 07834-3430
518678150	+ NYS Dept of Labor- UI Div, PO Box 611, Albany, NY 12201-0611
518382081	+ New York Dept. of Labor, Unemployment Insurance Division, PO Box 15122, Albany, NY 12212-5122
518475151	+ State of New Jersey, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
518442573	+ Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC #N9286-01Y 1000 Blue Gentian Road,, Eagan, MN 55121-7700

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2023 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 20 2023 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 20:57:08	Synchrony Bank, c/o PRA Receivables Management, LL, POB 41021, Norfolk, VA 23541-1021
518467293	Email/PDF: bncnotices@becket-lee.com	Oct 20 2023 20:57:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518382064	+ Email/PDF: bncnotices@becket-lee.com	Oct 20 2023 20:57:50	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518382065	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 20 2023 20:58:00	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518466765	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 20 2023 20:59:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518382066	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 20 2023 20:56:30	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518452615	+ Email/PDF: ebn_ais@aisinfo.com	Oct 20 2023 20:57:11	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518452613	+ Email/PDF: ebn_ais@aisinfo.com	Oct 20 2023 21:11:52	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518382067	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 20 2023 20:57:30	Capital One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518472454	Email/PDF: bncnotices@becket-lee.com	Oct 20 2023 21:12:00	Capital One, N.A., c/o Becket and Lee LLP, PO

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518382071	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2023 21:12:01	Box 3001, Malvern PA 19355-0701
518382072	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2023 20:59:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518382073	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 20 2023 20:56:37	Comenitycapital/lxvisa, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518382074	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2023 20:57:48	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518382075	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2023 20:57:37	Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518492115	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2023 20:59:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
518382076	+ Email/Text: bankruptcy@firstelectronic.com	Oct 20 2023 21:00:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518382077	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 20 2023 20:59:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
518382070	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 20 2023 21:12:04	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518426695	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 20 2023 20:58:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518382078	+ Email/Text: PBNCNotifications@perituservices.com	Oct 20 2023 20:58:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518470651	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2023 20:57:03	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518382079	+ Email/PDF: pa_dc_claims@navient.com	Oct 20 2023 20:57:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518382082	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Oct 20 2023 21:00:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518494339	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 20 2023 21:11:55	New York State Dept., of Tax & Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
518503526	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 20 2023 21:12:01	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518458025	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2023 20:59:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
518491740	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2023 20:59:00	Quantum3 Group LLC as agent for, Genesis Consumer Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518382080	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 20 2023 20:58:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518382083	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 21:11:52	New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
518386379	+ Email/PDF: ebn_ais@aisinfo.com	Oct 20 2023 21:11:53	Syncb/care Credit Du, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518382084	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 20:57:29	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518382085	+ Email/PDF: ais.sync.ebn@aisinfo.com		Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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518382086	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 20 2023 21:12:03	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518382088	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 20 2023 20:59:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
518382087	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 20 2023 20:59:00	Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409
518442335	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 20 2023 20:59:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
518802632	Email/PDF: bncnotices@becket-lee.com	Oct 20 2023 20:58:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518441981	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 20 2023 21:12:03	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518482849	+ Email/PDF: ebn_ais@aisinfo.com	Oct 20 2023 20:58:00	Toyota Motor Credit Corporation dba Lexus Financia, PO Box 9013, Addison, Texas 75001-9013
518432752	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 20 2023 21:11:48	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518382089	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 20 2023 20:56:59	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
		Oct 20 2023 21:11:48	Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518385656	*+	Cara Decker, 168 Laurel Court, Secaucus, NJ 07094-4106
518506054	*+	Hackensack Radiology Group, 30 South Newman Street, Hackensack, NJ 07601-3210
518426770	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518506055	*+	Michael Harrison, Attorney at Law, 3155 Route 10 East, Suite 214, Denville, NJ 07834-3430
518499482	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518451594	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2023 at the address(es) listed below:**

Name	Email Address
David L. Stevens	on behalf of Joint Debtor Andrea Decker dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com
David L. Stevens	on behalf of Debtor Stephen F Decker dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation as servicer for Toyota Lease Trust bk@stewartlegalgroup.com
Jamal J Romero	on behalf of Joint Debtor Andrea Decker jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;vmajano@scura.com;rshah@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.com;14799@notices.nextchapterbk.com
Jamal J Romero	on behalf of Debtor Stephen F Decker jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;vmajano@scura.com;rshah@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.com;14799@notices.nextchapterbk.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9